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DRAFT STATUTORY INSTRUMENTS

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**2020 No.**

The Debt Respite Scheme (Breathing Space  
Moratorium and Mental Health Crisis Moratorium)  
(England and Wales) Regulations 2020

PART 1

General provisions

**Extension of other deadlines because of a moratorium**

- 9.—(1) This regulation applies where—
- (a) an enforcement time limit relates to the taking of enforcement action in respect of a moratorium debt by a creditor or an agent acting by or on behalf of a creditor,
  - (b) a moratorium in relation to the debt starts before the enforcement time limit expires, and
  - (c) if not extended by this regulation, the enforcement time limit would expire before the end of the period of eight weeks beginning with the day on which the moratorium ends.
- (2) For the purposes of taking enforcement action in respect of the debt, the enforcement time limit expires instead at the end of the period of eight weeks beginning with the day on which the moratorium ends.
- (3) In this regulation, “enforcement time limit” means a time limit—
- (a) by which a creditor or (as the case may be) an agent is legally obliged to take enforcement action in respect of a moratorium debt (or would be so obliged but for the existence of the moratorium in relation to the debt), and
  - (b) which is not a limitation time limit (within the meaning of regulation 8) relating to a right of action in respect of the debt.